

Fill in this information to identify the case:

Debtor 1 Claudia Jessica Caballero

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of TX  
(State)

Case number 16-36566

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

**Name of creditor:** U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT **Court claim no. (if known):** 2

**Last 4 digits** of any number you use to identify the debtor's account: 2406 \_\_\_\_\_

**Property address:** 7827 Westington Ln  
Number Street

Houston, TX 77040  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_  
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 2,134.88
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 265.12
- c. **Total.** Add lines a and b. (c) \$ 1,869.76

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

03 / 01 / 2022  
MM / DD / YYYY

Debtor 1 Claudia Jessica Caballero Case number (if known) 16-36566  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Chase Berger  
Signature

Date 04 / 06 / 2022

Print Chase Berger  
First Name Middle Name Last Name

Title Authorized Agent

Company Ghidotti Berger LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1920 Old Tustin Avenue  
Number Street

Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com



Loan#	
Borrower:	Gonzalez
Date Filed:	12/28/2016
BK Case #	16-36566
First Post Petition Due Date:	1/1/2017
POC covers:	
MOD EFFECTIVE DATE:	

DATE	P&I	PAYMENT CHANGES		Reference
		Escrow	TOTAL	
01/01/17	\$604.02	\$559.67	\$1,163.69	Payment listed in POC
05/01/18	\$604.02	\$601.00	\$1,205.02	NOPC filed with the court
05/01/19	\$604.02	\$572.81	\$1,176.83	NOPC filed with the court
05/01/20	\$604.02	\$555.09	\$1,159.11	NOPC filed with the court
01/01/21	\$604.02	\$463.42	\$1,067.44	NOPC filed with the court
06/01/22	604.02	638.15	1,242.17	NOPC filed with the court
		0.00		
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance
Beginning Suspense Balance					\$0.00			\$0.00
11/4/2017	\$2,327.38	1/1/17	11/1/15	\$1,163.69	\$1,163.69			\$0.00
11/4/2017		2/1/17	12/1/15	\$1,163.69	-\$1,163.69			\$0.00
6/6/2017	\$2,327.38	3/1/17	1/1/16	\$1,163.69	\$1,163.69			\$0.00
6/6/2017		4/1/17	2/1/16	\$1,163.69	-\$1,163.69			\$0.00
7/11/2017	\$2,327.38	5/1/17	3/1/16	\$1,163.69	\$1,163.69			\$0.00
7/11/2017		6/1/17	4/1/16	\$1,163.69	-\$1,163.69			\$0.00
9/11/2017	\$2,327.38	7/1/17	5/1/16	\$1,163.69	\$1,163.69			\$0.00
9/11/2017		8/1/17	6/1/16	\$1,163.69	-\$1,163.69			\$0.00
10/11/2017	\$1,163.69	9/1/17	7/1/16	\$1,163.69	\$0.00			\$0.00
11/8/2017	\$2,327.38	10/1/17	8/1/16	\$1,163.69	\$1,163.69			\$0.00
11/8/2017		11/1/17	9/1/16	\$1,163.69	-\$1,163.69			\$0.00
12/11/2017	\$1,163.69	12/1/17	10/1/16	\$1,163.69	\$0.00			\$0.00
1/8/2018	\$1,163.69	1/1/18	11/1/16	\$1,163.69	\$0.00			\$0.00
2/12/2018	\$1,163.69	2/1/18	12/1/16	\$1,163.69	\$0.00			\$0.00
4/10/2018	\$1,163.69	3/1/18	1/1/17	\$1,163.69	\$0.00			\$0.00
5/11/2018	\$1,163.69	4/1/18	2/1/17	\$1,163.69	\$0.00			\$0.00
6/12/2018	\$2,410.04	5/1/18	3/1/17	\$1,205.02	\$1,205.02			\$0.00
6/12/2018		6/1/18	4/1/17	\$1,205.02	-\$1,205.02			\$0.00
6/12/2018	\$742.75	Trustee payment			\$742.75			\$0.00
8/10/2018	\$1,205.02	7/1/18	5/1/17	\$1,205.02	\$0.00			\$0.00
9/10/2018	\$1,205.02	8/1/18	6/1/17	\$1,205.02	\$0.00			\$0.00
10/9/2018	\$1,205.02	9/1/18	7/1/17	\$1,205.02	\$0.00			\$0.00
12/11/2018	\$3,615.06	10/1/18	8/1/17	\$1,205.02	\$2,410.04			\$0.00
12/11/2018		11/1/18	9/1/17	\$1,205.02	-\$1,205.02			\$0.00
12/11/2018		12/1/18	10/1/17	\$1,205.02	-\$1,205.02			\$0.00
12/11/2018	\$1,074.09	Trustee payment			\$1,074.09			\$0.00
12/12/2018		prepetition applied	11/1/17		\$0.00			\$0.00
2/11/2019	\$1,205.02	1/1/19	12/1/17	\$1,205.02	\$0.00			\$0.00
3/11/2019	\$1,205.02	2/1/19	1/1/18	\$1,205.02	\$0.00			\$0.00
4/5/2019	\$2,410.04	3/1/19	2/1/18	\$1,205.02	\$1,205.02			\$0.00
4/5/2019		4/1/19	3/1/18	\$1,205.02	-\$1,205.02			\$0.00
4/5/2019	\$1,822.90	Trustee payment			\$1,822.90			\$0.00

4/8/2019		prepetition applied	4/1/18		\$0.00		\$0.00
4/9/2019		prepetition applied	5/1/18		\$0.00		\$0.00
6/7/2019	\$2,353.66				\$2,353.66		\$0.00
6/7/2019	\$41.40	Trustee payment			\$41.40		\$0.00
6/10/2019		5/1/19	6/1/18	\$1,176.83	-\$1,176.83		\$0.00
6/11/2019		6/1/19	7/1/18	\$1,176.83	-\$1,176.83		\$0.00
9/10/2019	\$3,530.49				\$3,530.49		\$0.00
9/10/2019	\$3,858.73	Trustee payment			\$3,858.73		\$0.00
9/11/2019		7/1/19	8/1/18	\$1,176.83	-\$1,176.83		\$0.00
9/13/2019		8/1/19	9/1/18	\$1,176.83	-\$1,176.83		\$0.00
9/13/2019		9/1/19	10/1/18	\$1,176.83	-\$1,176.83		\$0.00
9/13/2019		prepetition applied	11/1/18		\$0.00		\$0.00
9/13/2019		prepetition applied	12/1/18		\$0.00		\$0.00
9/13/2019		prepetition applied	1/1/19		\$0.00		\$0.00
		prepetition applied	2/1/19		\$0.00		\$0.00
1/8/2020	\$4,707.32				\$4,707.32		\$0.00
1/8/2020	\$196.06	Trustee payment			\$196.06		\$0.00
1/9/2020		10/1/19	3/1/19	\$1,176.83	-\$1,176.83		\$0.00
1/10/2020		11/1/19	4/1/19	\$1,176.83	-\$1,176.83		\$0.00
1/13/2020		12/1/19	5/1/19	\$1,176.83	-\$1,176.83		\$0.00
1/14/2020		1/1/20	6/1/19	\$1,176.83	-\$1,176.83		\$0.00
4/8/2020	\$3,530.49	2/1/20	7/1/19	\$1,176.83	\$2,353.66		\$0.00
4/8/2020		3/1/20	8/1/19	\$1,176.83	-\$1,176.83		\$0.00
4/8/2020		4/1/20	9/1/19	\$1,176.83	-\$1,176.83		\$0.00
4/8/2020	\$1,385.39	Trustee payment			\$1,385.39		\$0.00
4/9/2020		prepetition applied	10/1/19		\$0.00		\$0.00
5/6/2020	\$1,159.11				\$1,159.11		\$0.00
5/6/2020	\$180.15	Trustee payment			\$180.15		\$0.00
5/7/2020		5/1/20	11/1/19	\$1,159.11	-\$1,159.11		\$0.00
7/9/2020	\$1,159.11				\$1,159.11		\$0.00
7/10/2020		6/1/20	12/1/19	\$1,159.11	-\$1,159.11		\$0.00
8/11/2020	\$1,159.11				\$1,159.11		\$0.00
8/12/2020		7/1/20	1/1/20	\$1,159.11	-\$1,159.11		\$0.00
9/8/2020	\$1,159.11				\$1,159.11		\$0.00
9/9/2020		8/1/20	2/1/20	\$1,159.11	-\$1,159.11		\$0.00
10/7/2020	\$2,318.22				\$2,318.22		\$0.00
10/7/2020	\$5,503.65	Trustee payment			\$5,503.65		\$0.00
10/8/2020		9/1/20	3/1/20	\$1,159.11	-\$1,159.11		\$0.00
10/9/2020		10/1/20	4/1/20	\$1,159.11	-\$1,159.11		\$0.00
10/13/2020		11/1/20	5/1/20	\$1,159.11	-\$1,159.11		\$0.00
10/14/2020		prepetition applied	6/1/20		\$0.00		\$0.00
10/15/2020		prepetition applied	7/1/20		\$0.00		\$0.00
10/16/2020		prepetition applied	8/1/20		\$0.00		\$0.00
10/19/2020		prepetition applied	9/1/20		\$0.00		\$0.00
1/19/2021	\$2,318.22	12/1/20	10/1/20	\$1,159.11	\$1,159.11		\$0.00
1/19/2021		1/1/21	11/1/20	\$1,067.44	-\$1,067.44		\$0.00
2/10/2021	\$1,067.44				\$1,067.44		\$0.00
4/9/2021	\$3,202.32	2/1/21	12/1/20	\$1,067.44	\$2,134.88		\$0.00
4/9/2021		3/1/21	1/1/21	\$1,067.44	-\$1,067.44		\$0.00

4/9/2021		4/1/21	2/1/21	\$1,067.44	-\$1,067.44			\$0.00
4/9/2021	\$1,675.12	Trustee payment			\$1,675.12			\$0.00
4/12/2021		prepetition applied	3/1/21		\$0.00			\$0.00
		prepetition applied	4/1/21		\$0.00			\$0.00
4/12/2021		escrow			\$0.00			\$0.00
4/14/2021		POC fees			\$0.00			\$0.00
5/7/2021	\$1,067.44	5/1/21	5/1/21	\$1,067.44	\$0.00			\$0.00
5/7/2021	\$344.06	tr pmt			\$344.06			\$0.00
7/8/2021	\$2,134.88	6/1/21	6/1/21	\$1,067.44	\$1,067.44	\$1,067.44		\$1,067.44
7/8/2021		7/1/21	7/1/21	\$1,067.44	-\$1,067.44		\$1,067.44	\$0.00
7/8/2021	\$499.92	tr pmt			\$499.92			\$0.00
9/8/2021	\$1,067.44	8/1/21	8/1/21	\$1,067.44	\$0.00			\$0.00
9/8/2021	\$185.28	tr pmt			\$185.28			\$0.00
10/6/2021	\$2,134.88	9/1/21	9/1/21	\$1,067.44	\$1,067.44	\$1,067.44		\$1,067.44
10/6/2021		10/1/21	10/1/21	\$1,067.44	-\$1,067.44		\$1,067.44	\$0.00
10/6/2021	\$185.28	tr pmt			\$185.28			\$0.00
1/12/2022	\$2,134.88	11/1/21	11/1/21	\$1,067.44	\$1,067.44	\$1,067.44		\$1,067.44
1/12/2022		12/1/21	12/1/21	\$1,067.44	-\$1,067.44		\$1,067.44	\$0.00
1/12/2022	\$1,149.80	tr pmt			\$1,149.80			\$0.00
2/1/2022	\$1,200.00	1/1/22	1/1/22	\$1,067.44	\$132.56	\$132.56		\$132.56
2/1/2022	\$1,679.09	tr pmt			\$1,679.09			\$132.56
3/10/2022	\$592.97	tr pmt			\$592.97			\$132.56
4/1/2022	\$1,200.00	2/1/22	2/1/22	\$1,067.44	\$132.56	\$132.56		\$265.12
					\$0.00			\$265.12
DUE		3/1/22		\$1,067.44	-\$1,067.44			\$265.12
DUE		4/1/22		\$1,067.44	-\$1,067.44			\$265.12

**CERTIFICATE OF SERVICE**

On April 6, 2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
Alex Olmedo Acosta  
alex@theacostalawfirm.com

US TRUSTEE  
USTPRegion07.HU.ECF@USDOJ.GOV

CHAPTER 13 Trustee  
David G Peake  
court@peakech13trustee.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice  
Michaela Rice

On April 6, 2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
Claudia Jessica Caballero  
7827 Westington Ln.  
Houston, TX 77040

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice  
Michaela Rice